

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re:

JOSEPH A. DENOLA

Case No. 19-27068

Debtor(s)

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/04/2019.
- 2) The plan was confirmed on 10/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/10/2020, 03/24/2023, 03/28/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/01/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,574.50.
- 10) Amount of unsecured claims discharged without full payment: \$482.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$108,249.00
Less amount refunded to debtor	\$922.33

**NET RECEIPTS:** **\$107,326.67**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,375.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,800.24
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$9,175.24**

Attorney fees paid and disclosed by debtor: \$2,375.00

**Attorney Fees:**

Payee Name	Payee Type	Paid Outside	Paid Via Plan
SUSAN S. LONG	Attorney Fee	\$2,375.00	\$2,375.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BAI	Unsecured	7,341.90	7,341.90	7,341.90	7,341.90	0.00
AMERIFINANCIAL SOLUTIONS LLC	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	4,327.00	4,184.38	4,184.38	4,184.38	0.00
BMW FINANCIAL SERVICES	Secured	425.96	425.96	425.96	425.96	0.00
BMW FINANCIAL SERVICES	Secured	10,878.47	10,878.47	10,878.47	10,878.47	0.00
MIDFIRST BANK	Secured	23,958.07	21,647.20	21,647.20	21,647.20	0.00
MIDFIRST BANK	Secured	30,777.19	30,777.19	30,777.19	30,777.19	0.00
NATIONWIDE CREDIT INC.	Unsecured	0.00	NA	NA	0.00	0.00
NEW JERSEY DIVISION OF TAXATION	Priority	1,179.44	NA	NA	0.00	0.00
PIONEER CREDIT RECOVERY INC.	Priority	0.00	NA	NA	0.00	0.00
TEANECK EMERGENCY PHYSICIANS	Unsecured	482.00	NA	NA	0.00	0.00
UNITED STATES TREASURY/IRS	Unsecured	2,002.81	2,002.81	2,002.81	2,002.81	0.00
UNITED STATES TREASURY/IRS	Priority	7,948.46	7,948.46	7,948.46	7,948.46	0.00
US DEPARTMENT OF EDUCATION	Unsecured	12,716.71	12,800.28	12,800.28	12,800.28	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	144.78	144.78	144.78	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$52,424.39	\$52,424.39	\$0.00
Debt Secured by Vehicle	\$11,304.43	\$11,304.43	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$63,728.82</b>	<b>\$63,728.82</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,948.46	\$7,948.46	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$7,948.46</b>	<b>\$7,948.46</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$26,474.15</b>	<b>\$26,474.15</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,175.24</u>
Disbursements to Creditors	<u>\$98,151.43</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$107,326.67</u></b>
------------------------------	----------------------------

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/18/2024

By: /s/ Marie-Ann Greenberg

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.